

Exhibit O

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(205) 918-5047

S I R O T E
— & —
P E R M U T T
A PROFESSIONAL CORPORATION

October 9, 2009

Billy R. Carroll
2285 Cedar Point Road
Mobile, AL 36605

RE: NOTICE OF ACCELERATION OF PROMISSORY NOTE AND MORTGAGE -
2285 CEDAR POINT ROAD MOBILE, AL 36605

YOU ARE HEREBY NOTIFIED that, pursuant to the terms of the Promissory Note and Mortgage dated the 22nd day of April, 2003, to The Mortgage Outlet, Inc., said mortgage having subsequently been transferred and assigned to The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A., as successor to JP Morgan Chase Bank, N.A., as trustee for that certain pooling and servicing agreement, Series # 2003-KS7, Pool # 4729 and by virtue of default in the terms of said Note and Mortgage, The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A., as successor to JP Morgan Chase Bank, N.A., as trustee for that certain pooling and servicing agreement, Series # 2003-KS7, Pool # 4729 hereby accelerates to maturity the entire remaining unpaid balance of the debt, including attorney's fees, accrued interest, and other lawful charges, and the amount due and payable as of this date is \$49,203.96. This payoff amount may change on a daily basis. If you wish to pay off your mortgage, please call our office to obtain the updated figure.

We are at this time commencing foreclosure under the terms of the Mortgage, and enclosed is a copy of the foreclosure notice to be published in the Mobile Press-Register. Please note that the foreclosure sale is scheduled for November 16, 2009. If you wish to avoid losing the subject property, you must contact us immediately; otherwise, the foreclosure sale will take place as set forth in the publication notice, and we will take legal action to obtain possession of the subject property. For any information regarding this matter, please call (205) 918-5047.

We will assume this debt to be valid unless it is disputed within thirty days after you receive this letter. If you do dispute this debt or any portion thereof, we will obtain and mail you a verification of the debt or a copy of any judgment if you send us a written request within this thirty-day period. Also, upon written request within this thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor. This letter is an attempt to collect a debt, and any information obtained will be used for that purpose.

FOR: The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A., as successor to JP Morgan Chase Bank, N.A., as trustee for that certain pooling and servicing agreement, Series # 2003-KS7, Pool # 4729

BY:

Colleen McCullough
FOR THE FIRM

CM/pl

cc: GMAC Mortgage, LLC/Loan # [REDACTED] 5736

LAW OFFICES AND MEDIATION CENTERS

2311 HIGHLAND AVENUE SOUTH BIRMINGHAM, ALABAMA 35205

POST OFFICE BOX 55727 BIRMINGHAM, ALABAMA 35255-5727

URL | <http://www.sirote.com>

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